

to live comfortably. The fact that homeownership is unrealistic for so many Americans is disheartening. Homeownership has proven to be a tremendous difficulty for a large number of Americans. As housing has gradually become less affordable, families are struggling to pay their rent, let alone mortgage. Housing is considered affordable when a person spends less than 30 percent of their income on rent or mortgage, but contrastingly 4.9 million Americans spend more than 50 percent of their income to remain in their homes. In Illinois, nearly 420,000 renting families, about 30 percent of the total number of renters spend more than 35 percent of their income on rent, 258,000 spend more than half of their salaries on rent; as a result many do not consider home owning an option when apartment living is a struggle in itself. Subsequently, of the Illinois residents who have been fortunate enough to purchase homes, 370,000 of them are spending more than the affordable rate of 30 percent, which is a 38 percent increase from 1990 to 2000.

Financial stress due to housing costs has become an incredible burden in the United States. Unfortunately the frustration shared amongst all Americans occurs at an increased level for minorities, particularly African Americans. African Americans lag behind the U.S. population 48 percent to 68 percent in homeownership. The great wealth gap between African Americans and the rest of the nation creates varying levels of housing affordability, thus what is affordable to some is not affordable for others. In the Chicago metropolitan area alone, there are 850,000 individuals living at or near poverty. For Americans whose everyday reality is grim and discouraging due to lack of financial resources; for Americans who are overlooked despite their hard work; the means to live comfortably are unattainable unless a considerable increase in affordable housing is made.

The Congressional Black Caucus Foundation has joined with many partners and sponsors including Habitat for Humanity, Fannie Mae, and Freddie Mac to stride towards a resolution for the homeownership gap where African Americans, other minorities and low-income families are receiving the short end of the stick. The With Ownership, Wealth Initiative (WOW), was created several years ago to give African American families an opportunity to build wealth through homeownership. The Initiative recognized the rates of African American poverty and homeownership as significantly imbalanced with those of Americans as a whole, and in turn set forth to begin closing the gap. WOW offers credit counseling, housing counseling, home buying assistance and other resources which help families to get on a track that will lead to ownership. After participating in events organized by the WOW Initiative, I am proud to report 200 preapproved mortgages and 103 actual closings in the Chicago area. I commend the CBCF, WOW and its partners for understanding the urgent need to ensure housing affordability for minorities and low-income families. Further, I applaud their success leading families a step closer to our American Dream.

Mr. Speaker, I would like to stress the need for affordable housing for all Americans and further I would like to emphasize the importance of WOW and other programs which share similar goals. These programs along with an end to drastic cuts in funding for hous-

ing and the development of more affordable homes are an absolute necessity to aid our country in its current housing crisis.

COMMENTARY ON THE BUSH ADMINISTRATION DNC BLACK HISTORY MONTH PETITION

HON. JOHN LEWIS

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2004

Mr. LEWIS of Georgia. Mr. Speaker, I would like to enter the comments of some Georgia residents into the CONGRESSIONAL RECORD. For Black History Month, the Democratic National Committee queried African Americans asking them to write in and describe how the policies of President George W. Bush's administration are affecting them. The following are the words of Georgia residents who responded:

John A. Olagoke, Dallas, Ga.: "Dear Mr. President, For the very first time in American History, I have never seen such a mess up in the American Economy. So many of us African Americans have lost their jobs, their homes, their assets and everything they have worked hard for. I am talking about well-educated people, Mr. President. Most of our telecommunication jobs are being moved overseas for cheaper labor. Last week, again, over 500 co-workers were laid-off at my company. I and others can no longer wait until the November election. I intend to take two of my family members who have not voted for eight years with me to the polling station to express our feelings."

Arnitta Lawson, College Park, Ga.: "In spite of the fact that I have a job, I am very worried that the job I do have will not last. I was laid off once because of 9/11, as well as other family members. [I was] forced to take menial jobs and worry about how to get food for the children, pay bills and try to get a job. I am very distrusting of Republicans such as George W. Bush."

Ginny Albert, Atlanta, Ga.: "Mr. President, because your administration has been so lax and deliberately cruel to the middle class, the corporations who have filled your coffer, thanks to the tax cuts and special initiatives that favor businesses over people, these same corporations now feel that they can be negligent and indifferent toward their customers and employees. They demand more and pay less in every sector. They have cut back on benefits, and in some cases have eliminated benefits altogether. Yes, your lack of true caring toward the non-rich has engendered a sense that cruelty toward people is okay and acceptable, and that employers no longer have to promise their workers anything. And another thing, why have you not initiated a program that will assist the unemployed in keeping their homes. Legislate something that will make it impossible for companies to foreclose on unemployed Americans. The homeless rolls are growing under your administration. If you care, put a stop to it."

TRIBUTE TO GARRETT AUGUSTUS MORGAN

HON. STEPHANIE TUBBS JONES

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2004

Mrs. JONES of Ohio. I rise today to pay tribute to a highly gifted and innovative African-

American whose inventions play an integral role in public safety all across the world. I would like to take a few moments to recognize Garrett Augustus Morgan's contributions that have improved public safety today, and forever.

Garrett A. Morgan was born in Paris, Kentucky on March 4, 1877. Although Morgan was born into poverty and attained only a fifth grade education, he aspired to be successful. In 1895, while he was a teenager, he moved to Cincinnati and then to Cleveland, Ohio to pursue his ambitions. Morgan started off working in a sewing factory later established his own sewing factory. Morgan was curious by nature and began to venture into other projects.

In 1909, he discovered a substance that straightened hair and made African-American's his target patrons. This product was sold to African-Americans through his own G.A. Morgan Hair Refining Co. He later achieved the financial security to pursue other ideas.

Morgan received national attention for using a gas mask he had invented to rescue several men trapped during an explosion in a tunnel that was being built to ease congestion under Lake Erie. Many fire departments became interested in these gas masks, because they filtered the air in the tunnel. These masks were later used in World War I, and Morgan received a patent for a Safety Hood and Smoke Protector in the following years. Among other awards he received for this invention were a gold medal at the International Exposition of Sanitation and Safety, and a gold medal from the International Association of Fire Chiefs.

In 1920, Morgan collaborated and established a newspaper for African-Americans, called the Cleveland Call, which is now known as the Call and Post. After first running a sewing firm, inventing the gas mask, and creating the Cleveland Call, Morgan gained a great reputation as a worker and entrepreneur. But it was Morgan's invention of the traffic light that he is most remembered for. After observing an accident between a vehicle and horse-carriage, Morgan was zealous to improve public safety. In the early 20th century, many accidents were common partly because animal transportation, pedestrians, and vehicles shared streets. Instead of being satisfied with his prior achievements, Garrett A. Morgan subsequently was granted a patent for the traffic signals. He later sold his rights to his traffic signal to the General Electric Corporation for \$40,000.

Garrett A. Morgan died on August 27, 1963 at the age of 86. Due to his safety inventions, the world is much safer. I ask you all to take a moment to ponder on how many lives have been saved due to Garrett A. Morgan's innovative inventions. I like to salute a Cleveland Legend, businessman, inventor, and hero. Mr. Speaker, I yield back the balance of my time.

MILITARY SEXUAL TRAUMA COUNSELING ACT

HON. CIRO D. RODRIGUEZ

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2004

Mr. RODRIGUEZ. Mr. Speaker, I rise today to speak on behalf of legislation I am introducing today, the "Military Sexual Trauma